US BANKRUPTCY COURT
DISTRICT OF OREGON
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United States Bankruptcy Court
for the District of Oregon

In re Patricia Hayden,
Debtor

Case No. 16-34221-rld11

Individual Case under Chapter 11

PATRICIA HAYDEN'S PLAN OF REORGANIZATION, DATED DEC. 29TH, 2016

ARTICLE I
SUMMARY

This Plan of Reorganization (the "Plan") under Chapter 11 of the Bankruptcy Code (the "Code") proposes to pay creditors of Patricia Hayden (the "Debtor") from future income.

This Plan provides for one class of secured claims; one class of unsecured claims; and no classes of equity security holders. Unsecured creditors holding allowed claims will receive distributions, which the proponent of this Plan has valued at approximately 100 cents on the dollar. This Plan also provides for the payment of administrative and priority claims.

All creditors and equity security holders should refer to Articles III through VI of this Plan for information regarding the precise treatment of their claim. A disclosure statement that provides more detailed information regarding this Plan and the rights of creditors and equity security holders has been circulated with this Plan. ***Your rights may be affected. You should read*** **these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)**

ARTICLE II
CLASSIFICATION OF CLAIMS AND INTERESTS

2.01 Class 1. All allowed claims entitled to priority under § 507 of the Code (except Administrative expense claims under § 507(a)(2), and priority tax claims Under § 507(a)(8)).

2.02 Class 2. The claim of USDA-RD, to the extent allowed as a secured claim under § 506 of the Code.

2.03 Class 3. All unsecured claims allowed under § 502 of the Code.

2.04 Class 4. The interests of the individual Debtor in property of the estate.

ARTICLE III
TREATMENT OF ADMINISTRATIVE EXPENSE CLAIMS, U.S. TRUSTEES FEES, AND PRIORITY TAX CLAIMS

3.01 Unclassified Claims. Under section §1123(a)(1), administrative expense claims, and priority tax claims are not in classes.

3.02 Administrative Expense Claims. Each holder of an administrative expense claim allowed under § 503 of the Code will be paid in full on the effective date of this Plan (as defined in Article VII), in cash, or upon such other terms as may be agreed upon by the holder of the claim and the Debtor.

3.03 Priority Tax Claims. Each holder of a priority tax claim will be paid upon the effective date.

3.04 United States Trustee Fees. All fees require to be paid by 28 U.S.C. §1930(a)(6) (U.S. Trustee Fees) will accrue and be timely paid until the case is closed, dismissed, or converted to another chapter of the Code. Any U.S. Trustee Fees owed on or before the effective date of this Plan will be paid on the effective date.

ARTICLE IV
TREATMENT OF CLAIMS AND INTERESTS UNDER THE PLAN

4.01 Claims and interests shall be treated as follows under this Plan:

Class	Impairment	Treatment
Class 1 – Priority Claims	No Priority Claims	Not Applicable
Class 2 – Secured Claim of USDA-RD	Unimpaired	Class 2 is unimpaired. Debtor will utilize servicing available under original terms of loan including, but not limited to; interest forgiveness, re-amortization, subsidy recapture reduction, and loan modification/refinance. Debtor will pay the full amount of unpaid principal, $0 of accrued interest, $0 of accrued interest on fees, $12,543.63 in fees, and $9833.16 of subsidy recapture over the remaining term of the loan (re-amortized) at a fixed APR of 3.29%.
Class 3 – General Unsecured Creditors	Unimpaired	Class 3 is unimpaired. Holders of general unsecured claims shall be paid in full under the original terms and conditions of the claims in effect as of the date of this plan.
Class 4 – Equity Security Holders of the Debtor	Unimpaired	Not Applicable.

ARTICLE V
ALLOWANCE AND DISALLOWANCE OF CLAIMS

5.01 Disputed Claims. A disputed claim is a claim that has not been allowed or disallowed [by a final non-appealable order], and as to which either: (i) a proof of claim has been filed or deemed filed, and the Debtor or another party in interest has filed an objection; or (ii) no proof of claim has been filed, and the Debtor has scheduled such claim as disputed, contingent, or unliquidated.

5.02 Delay of Distribution on a Disputed Claim. No distribution will be made on account of a disputed claim unless such claim is allowed [by a final non-appealable order].

5.03 Settlement of Disputed Claims. The Debtor will have the power and authority to settle and compromise a disputed claim with court approval and compliance with Rule 9019 of the Federal Rules of Bankruptcy Procedure.

ARTICLE VI
PROVISIONS FOR EXECUTORY CONTRACTS AND UNEXPIRED LEASES

6.01 Assumed Executory Contracts and Unexpired Leases. There are no executory contracts.

ARTICLE VII
MEANS FOR IMPLEMENTATION OF THE PLAN

The Debtor shall use future income to fund the plan. The Debtor's future monthly income from employment with the HSD1J is sufficient to fund the monthly payments of the proposed plan.

ARTICLE VIII
GENERAL PROVISIONS

8.01 Definitions and Rules of Construction. The definitions and rules of construction set forth in § 101 and § 102 of the Code shall apply when terms defined or construed in the Code are used in this Plan.

8.02 Effective Date of Plan. The effective date of this Plan is the eleventh business day following the date of the entry of the order of confirmation. But if a stay of the confirmation order is in effect on that date, the effective date will be the first business day after that date on which no stay of the confirmation order is in effect, provided that the confirmation order has not been vacated.

8.03 Severability. If any provision in this Plan is determined to be unenforceable, the determination will in no way limit or affect the enforceability and operative effect of any other provision of this Plan.

8.04 Binding Effect. The rights and obligations of any entity named or referred to in this Plan will be binding upon, and will inure to the benefit of the successors or assigns of such entity.

8.05 Captions. The headings contained in this Plan are for convenience of reference only and do not affect the meaning or interpretation of this Plan.

[8.06 Controlling Effect. Unless a rule of law or procedure is supplied by federal law (including the Code or the Federal Rules of Bankruptcy Procedure), the laws of the State of Oregon govern this Plan and any agreements, documents, and instruments executed in connection with this Plan, except as otherwise provided in this Plan.]

ARTICLE IX
DISCHARGE

NO DISHCARGE OF DEBTOR

9.01 No Discharge. In accordance with § 1141(d)(3) of the Code, the Debtor will not receive any discharge of debt in this bankruptcy case.

ARTICLE X
OTHER PROVISIONS

There are no other provisions.

Respectfully submitted,

By: ______________________________
Patricia Hayden (Plan Proponent)